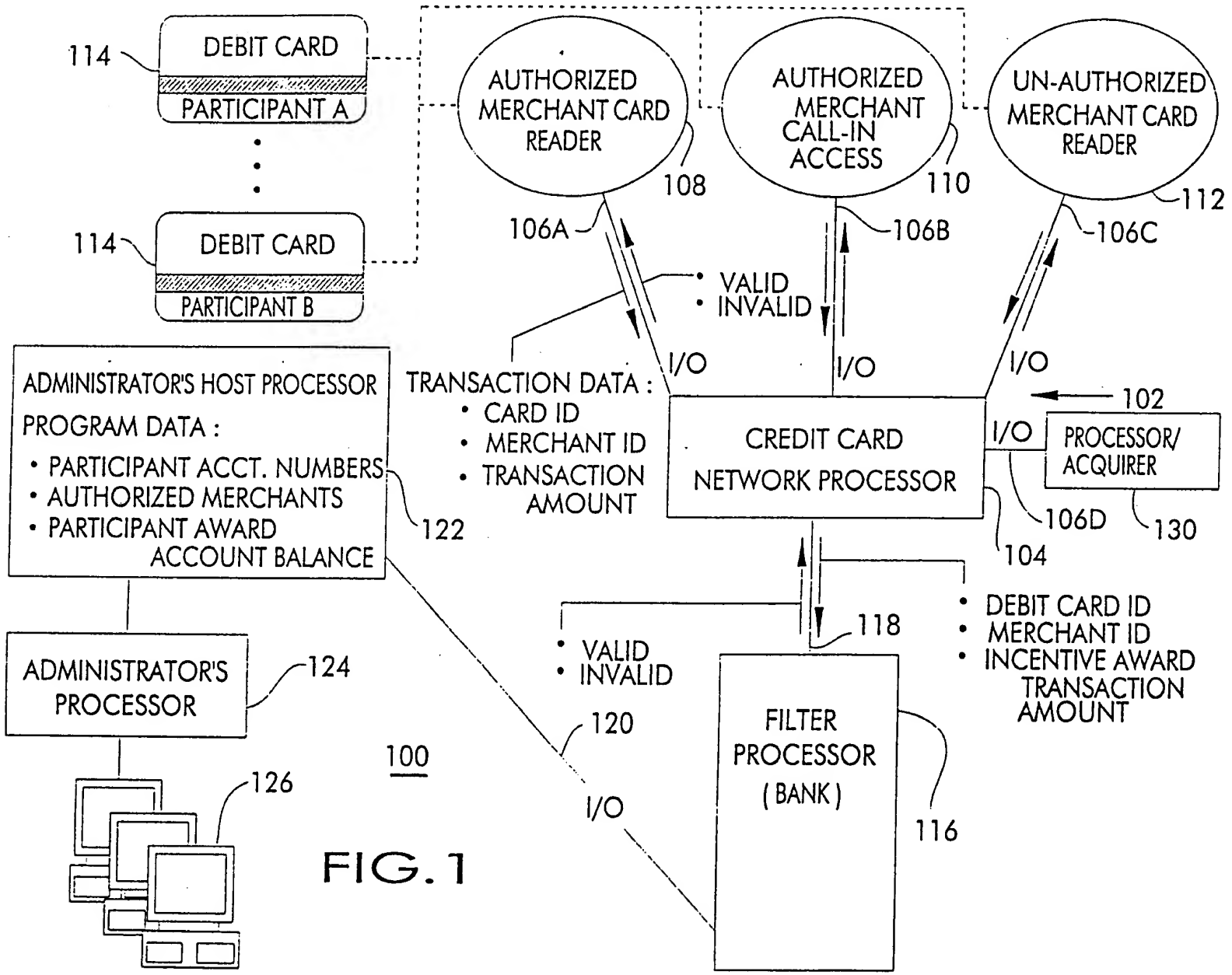
114
DEBIT CARD
PARTICIPANT A
114
DEBIT CARD
PARTICIPANT B
AUTHORIZED MERCHANT CARD READER
108
AUTHORIZED MERCHANT CALL-IN ACCESS
110
UN-AUTHORIZED MERCHANT CARD READER
112
106A
106B
106C
• VALID
• INVALID
I/O
I/O
I/O
ADMINISTRATOR'S HOST PROCESSOR
PROGRAM DATA :
• PARTICIPANT ACCT. NUMBERS
• AUTHORIZED MERCHANTS
• PARTICIPANT AWARD ACCOUNT BALANCE
122
TRANSACTION DATA :
• CARD ID
• MERCHANT ID
• TRANSACTION AMOUNT
CREDIT CARD NETWORK PROCESSOR
102
I/O
PROCESSOR/ ACQUIRER
106D
130
104
ADMINISTRATOR'S PROCESSOR
124
126
100
120
I/O
• VALID
• INVALID
118
• DEBIT CARD ID
• MERCHANT ID
• INCENTIVE AWARD TRANSACTION AMOUNT
FILTER PROCESSOR (BANK)
116

FIG. 1

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